

Fill in this information to identify your case:

Debtor 1	<u>Salvador</u>	<u>Duenas</u>
	First Name	Last Name
Debtor 2	<u>Kirsten</u>	<u>M</u>
(Spouse, if filing)	First Name	Last Name
United States Bankruptcy Court for the:	<u>Northern</u>	District of <u>Illinois</u>
		(State)
Case number (If known)	<u>16-31869</u>	

☐ Check if this is an amended filing

## Official Form 103A

### Application for Individuals to Pay the Filing Fee in Installments

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

#### Part 1: Specify Your Proposed Payment Timetable

1. Which chapter of the Bankruptcy Code are you choosing to file under?

- ☒ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

2. You may apply to pay the filing fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business days. Then add the payments you propose to pay.

You propose to pay...

\$335.00

☒ With the filing of the petition

☐ On or before this date.. MM / DD / YYYY

You must propose to pay the entire fee no later than 120 days after you file this bankruptcy mCase. If the court approves your application, the court will set your final payment timetable.

\$                      On or before this date..... MM / DD / YYYY

\$                      On or before this date..... MM / DD / YYYY

+\$                      On or before this date..... MM / DD / YYYY

Total \$335.00

Your total must equal the entire fee for the chapter you checked in line 1.

#### Part 2: Sign Below

By signing here, you state that you are unable to pay the full filing fee at once, that you want to pay the fee in installments, and that you understand that:

- You must pay your entire filing fee before you make any more payments or transfer any more property to an attorney, bankruptcy petition preparer, or anyone else for services in connection with your bankruptcy case.
- You must pay the entire fee no later than 120 days after you first file for bankruptcy, unless the court later extends your deadline. Your debts will not be discharged until your entire fee is paid.
- If you do not make any payment when it is due, your bankruptcy case may be dismissed, and your rights in other bankruptcy proceedings may be affected.

X /s/ Salvador Duenas  
Signature of Debtor 1

X /s/ Kirsten Duenas  
Signature of Debtor 2

X /s/ Yisroel Y Moskovits  
Your attorney's name and signature, if you used one

Date 11/21/2016  
MM / DD / YYYY

Date 11/21/2016  
MM / DD / YYYY

Date 11/21/2016  
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	_____	_____	_____
	First Name	Middle Name	Last Name
Debtor 2	_____	_____	_____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern	District of Illinois	
		(State)	
Case number (if known)	16-31869		
Chapter filing under:	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13		

## Order Approving Payment of Filing Fee in Installments

After considering the Application for Individuals to Pay the Filing Fee in Installments (Official Form 103A), the court orders that:

☐ The debtor(s) may pay the filing fee in installments on the terms proposed in the application.

☐ The debtor(s) must pay the filing fee according to the following terms:

<u>You must pay...</u>	<u>On or before this date...</u>
\$ _____	_____ Month / day / year
\$ _____	_____ Month / day / year
\$ _____	_____ Month / day / year
+\$ _____	_____ Month / day / year

Total \$ \_\_\_\_\_

Until the filing fee is paid in full, the debtor(s) must not make any additional payment or transfer any additional property to an attorney or to anyone else for services in connection with this case.

_____ Month / day / year	By the court: _____ United States Bankruptcy Judge
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Fill in this information to identify your case:

Debtor 1	Salvador		Duenas
	First Name	Middle Name	Last Name
Debtor 2	Kirsten	M	Duenas
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern		District of Illinois
			(State)
Case number (If known)	16-31869		

☐ Check if this is an amended filing

## Official Form B 103B

### Application to Have the Chapter 7 Filing Fee Waived

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: Tell the Court About Your Family and Your Family's Income

##### 1. What is the size of your family?

Your family includes you, your spouse, and any dependents listed on Schedule J: Current Expenditures of Individual Debtor(s) (Official Form 106J).

Check all that apply:

☒ You

☒ Your spouse

☒ Your dependents 2  
How many dependents?

4  
Total number of people

##### 2. Fill in your family's average monthly income.

Include your spouse's income if your spouse is living with you, even if you spouse is not filing.

Do not include your spouse's income if you are separated and your spouse is not filing with you.

Add your income and your spouse's income. Include the value (if known) of any non-cash governmental assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

If you have already filled out *Schedule I: Your Income*, see line 10 of that schedule.

Subtract any non-cash governmental assistance that you included above.

**Your family's average monthly net income**

	That person's average monthly net income (take-home pay)
<b>You</b> .....	\$4,858.40
<b>Your spouse</b> ...	+ \$241.50
<b>Subtotal</b> .....	\$5,099.90
	— \$0.00
<b>Total</b> .....	\$5,099.90

##### 3. Do you receive non-cash governmental assistance?

☒ No

☐ Yes. Describe.....

Type of assistance

##### 4. Do you expect your family's average monthly net income to increase or decrease by more than 10% during the next 6 months?

☒ No

☐ Yes. Explain.....

##### 5. Tell the court why you are unable to pay the filing fee in installments within 120 days. If you have some additional circumstances that cause you to not be able to pay your filing fee in installments, explain them.

Debtor 1 Salvador Duenas Case number (if known) 16-31869  
First Name Middle Name Last Name

**Part 2: Tell the Court About Your Monthly Expenses**

**6. Estimate your average monthly expenses.**

Include amounts paid by any government assistance that you reported on line 2. \$5,019.96

If you have already filled out *Schedule J, Your Expenses*, copy line 22 from that form.

**7. Do these expenses cover anyone who is not included in your family as reported in line 1?**

☒ No

☐ Yes. Identify who...

**8. Does anyone other than you regularly pay any of these expenses? If you have already filled out**

☒ No

☐ Yes. How much do you regularly receive as contributions? \_\_\_\_\_ monthly

*Schedule I: Your Income*, copy the total from line 11.

**9. Do you expect your average monthly expenses to increase or decrease by more than 10% during the next 6 months?**

☒ No

☐ Yes. Explain.....

**Part 3: Tell the Court About Your Property**

If you have already filled out *Schedule A/B: Property (Official Form 106A/B)* attach copies to this application and go to Part 4.

**10. How much cash do you have?**

*Examples:* Money you have in your wallet, in your home, and on hand when you file this application

Cash: \$5.00

**11. Bank accounts and other deposits of money?**

*Examples:* Checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, and other similar institutions. If you have more than one account with the same institution, list each. Do not include 401(k) and IRA accounts.

Institution name:

Amount:

Checking account:

Bank of America

\$20.00

Savings account:

Fifth Third

\$0.66

Other financial accounts:

Other financial accounts:

**12. Your home?** (if you own it outright or are purchasing it)

*Examples:* House, condominium, manufactured home, or mobile home.

507 Old Country Way

Current value: \$187,000.00

Number Street

Wauconda

Illinois

60084

Amount you owe on mortgage and liens: \$168,077.00

City

State

ZIP Code

**13. Other real estate?**

Number Street

Current value: \_\_\_\_\_

City

State

ZIP Code

Amount you owe on mortgage and liens: \_\_\_\_\_

**14. The vehicles you own?**

*Examples:* Cars, vans, trucks, sports utility vehicles, motorcycles, tractors, boats

Make: \_\_\_\_\_

Current value: \$2,024.00

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Amount you owe on liens: \$0.00

Mileage: \_\_\_\_\_

Make: \_\_\_\_\_

Current value: \$927.00

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Amount you owe on liens: \$0.00

Mileage: \_\_\_\_\_

Debtor 1 Salvador Duenas Case number (if known) 16-31869  
First Name Middle Name Last Name

**15. Other assets?**

Do not include household items and clothing

**Describe the other assets:**

3 cellphones, computer, TV, Clothing, wedding band, 401k, Anticipated tax refund

Current value: \$17,300.00

Amount you owe on liens: \$0.00

**16. Money or property due you?**

*Examples:* Tax refunds, past due or lump sum alimony, spousal support, child support, maintenance, divorce or property settlements, Social Security benefits, Workers' compensation, personal injury recovery

**Who owes you the money or property?**

**How much is owed?**

Do you believe you will likely receive payment in the next 180 days?

**Part 4: Answer These Additional Questions**

**17. Have you paid anyone for services for this case, including filling out this application, the bankruptcy filing package, or the schedules?**

☒ No

☐ Yes. **Whom did you pay?** Check all that apply:

☐ An attorney

☐ A bankruptcy petition preparer, parlegal, or typing service

☐ Someone else \_\_\_\_\_

**How much did you pay?**

\$0.00

**18. Have you promised to pay or do you expect to pay someone for services for your bankruptcy case?**

☐ No

☒ Yes. **Whom do you expect to pay?** Check all that apply:

☒ An attorney

☐ A bankruptcy petition preparer, parlegal, or typing service

☐ Someone else \_\_\_\_\_

**How much do you expect to pay?**

\$1,425.00

**19. Has anyone paid someone on your behalf for services for this case?**

☒ No

☐ Yes. **Who was paid on your behalf?**

Check all that apply:

☐ An attorney

☐ A bankruptcy petition preparer, parlegal, or typing service

☐ Someone else \_\_\_\_\_

**Who paid?**

Check all that apply:

☐ Parent

☐ Brother or sister

☐ Friend

☐ Pastor or clergy

☐ Someone else \_\_\_\_\_

**How much did someone else pay?**

\$0.00

**20. Have you filed for bankruptcy within the last 8 years?**

☒ No

☐ Yes.

**Part 5: Sign Below**

By signing here under penalty of perjury, I declare that I cannot afford to pay the filing fee either in full or in installments. I also declare that the information I provided in this application is true and correct.

X /s/ Salvador Duenas  
Signature of Debtor 1

X /s/ Kirsten Duenas  
Signature of Debtor 2

Date 11/21/2016  
MM / DD / YYYY

Date 11/21/2016  
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Salvador		Duenas
	First Name	Middle Name	Last Name
Debtor 2	Kirsten	M	Duenas
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern	District of Illinois	
		(State)	
Case number (If known)	16-31869		

## Order on the Application to Have the Chapter 7 Filing Fee Waived

After considering the debtor's *Application to Have the Chapter 7 Filing Fee Waived* (Official Form B 103B), the court orders that the application is:

☐ **Granted.** However, the court may order the debtor to pay the fee in the future if developments in administering the bankruptcy case show that the waiver was unwarranted.

☐ **Denied.** The debtor must pay the filing fee according to the following terms:

You must pay... On or before this date...

\$ \_\_\_\_\_  
Month / day / year

\$ \_\_\_\_\_  
Month / day / year

\$ \_\_\_\_\_  
Month / day / year

+\$ \_\_\_\_\_  
Month / day / year

**Total** \$ \_\_\_\_\_

If the debtor would like to propose a different payment timetable, the debtor must file a motion promptly with a payment proposal. The debtor may use *Application for Individuals to Pay the Filing Fee in Installments* (Official Form B 3A) for this purpose. The court will consider it.

The debtor must pay the entire filing fee before making any more payments or transferring any more property to an attorney, bankruptcy petition preparer, or anyone else in connection with the bankruptcy case. The debtor must also pay the entire filing fee to receive a discharge. If the debtor does not make any payment when it is due, the bankruptcy case may be dismissed and the debtor's rights in future bankruptcy cases may be affected.

☐ **Scheduled for hearing.**

On \_\_\_\_\_ at \_\_\_\_\_ AM/PM at \_\_\_\_\_  
Month / day / year Address of courthouse

If the debtor does not appear at this hearing, the court may deny the application.

\_\_\_\_\_  
Month / day / year **By the court:** \_\_\_\_\_  
United States Bankruptcy Judge